

In re:
Man H. Huh
Hee Huh

Debtors

Case No. 12-10971-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Nov 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb
12671233 +Man H. Huh, Hee Huh, 1527 Sweetbriar Drive, Jamison, PA 18929-1653
+BGK Investments, c/o Thomas Fadermount & Assocs., 305 York Road, Suite 300,
Jenkintown, PA 19046-3249
13488755 +FCI Lender Services, Inc., Attn: Loan Servicing, P.O. Box 27370,
Anaheim Hills, CA 92809-0112
13136496 +FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284
12663792 +John H. Thompson, c/o William Golman, Esquire, 90 East State Street, P.O. Box 1989,
Doylestown, PA 18901-0607
12663773 +Mark G. Wolkoff, Esquire, 3 Eves Drive, Suite 305, Marlton, NJ 08053-3129
12716241 +Phoenixville Town Center LP, c/o Dana S. Plon, Esquire, Sirlin Gallogly & Lesser, P.C.,
123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: bankruptcy@phila.gov Nov 10 2017 22:16:36 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2017 22:16:33 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12674803 EDI: MERRICKBANK.COM Nov 10 2017 22:18:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
12764630 EDI: BECKLEE.COM Nov 10 2017 22:18:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
12668402 EDI: AIS.COM Nov 10 2017 22:18:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
12726369 +EDI: OPHSUBSID.COM Nov 10 2017 22:18:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12695903 EDI: CAPITALONE.COM Nov 10 2017 22:18:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
12715164 +E-mail/Text: bankruptcy@cavps.com Nov 10 2017 22:16:29 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
13122600 +E-mail/Text: bncmail@w-legal.com Nov 10 2017 22:16:28 Cheswold (Ophrys), LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13952622 E-mail/Text: bankruptcy.bnc@ditech.com Nov 10 2017 22:16:12
Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
12672395 +EDI: MID8.COM Nov 10 2017 22:18:00 Midland Credit Management, Inc.,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12683296 +EDI: OPHSUBSID.COM Nov 10 2017 22:18:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12813775 EDI: PRA.COM Nov 10 2017 22:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
12673549 E-mail/Text: RVSVBCINOTICE1@state.pa.us Nov 10 2017 22:16:19
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
12681414 EDI: TFSR.COM Nov 10 2017 22:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
12961709* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

DANA S. PLON on behalf of Creditor Phoenixville Town Center LP dplon@sirlinlaw.com
JILL MANUEL-COUGHLINE on behalf of Creditor GREEN TREE SERVICING, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN T MCQUAIL on behalf of Creditor BAC Home Loans Servicing, LP FKA Countrywide Home Loans
Servicing LP ecfmail@mwc-law.com
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A., et al... mcohen@mwc-law.com
MARK G. WOLKOFF on behalf of Joint Debtor Hee Huh mgwolkoff@aol.com, rbatmgw@aol.com
MARK G. WOLKOFF on behalf of Debtor Man H. Huh mgwolkoff@aol.com, rbatmgw@aol.com
THOMAS I. PULEO on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:			
Debtor 1	Man H. Huh		
	First Name	Middle Name	Last Name
Debtor 2	Hee Huh		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-10971-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Man H. Huh

Hee Huh

11/9/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.